Area: This program is available for residents of San Bernardino County and its cooperating cities. It is NOT available in the Town of Apple Valley and the cities of Chino, Fontana, Hesperia, Ontario, Rancho Cucamonga, Rialto, San Bernardino, Upland, and Victorville. (Contact these entitlement cities directly if you live within their city limits with questions regarding their programs.)

# COUNTY OF SAN BERNARDINO BOARD OF SUPERVISORS PRESENTS THE



# SINGLE FAMILY HOME IMPROVEMENT LOAN PROGRAM



# DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

290 North D Street, 6th Floor San Bernardino, CA 92415-0040 (909) 388-0925 (909) 388-0924 (FAX)



All County of San Bernardino Department of Economic and Community Development housing programs comply with Federal Fair Housing Laws.

### **PURPOSE**

The Single Family Home Improvement Loan Program provides eligible homeowners with rehabilitation loans at or below market interest rates. These loans can be used for a variety of home repairs including, but not limited to, the following:

- ◆ Room Additions\*
- Septic Systems
- Paint and Stucco
- Acoustic Ceilings
- Roofing
- Pest Control

#### **ASSISTANCE**

Assistance is in the form of a loan which will be secured by a trust deed.

#### **BENEFITS**

- Low monthly payments
- Low interest rate
- Flexible repayment schedule
- Facilitates completion of major home repairs that may have been long delayed
- Improves living conditions of the household
- Improvements increase the value of the home

#### **ELIGIBILITY**

#### **Applicant Criteria:**

- Owner-occupant of a single family residence for at least one year
- Annual gross income not to exceed 80% of the County median income, adjusted for family size, as follows:

Household Size	Maximum Annual Gross Income (2002)
1	\$28,150
2	\$32,200
3	\$36,200
4	\$40,250
5	\$43,450
6	\$46,700
7	\$49,900
8	\$53,100

#### **Property:**

- Home is at least eight years old
- Manufactured Housing on its own lot and affixed to a permanent foundation

## **HOW TO APPLY**

Please send me a Single Family Home Improvement Loan Application Mail in this application request form or call (909) 388-0925.

Name	
Mailing Address	
City	
State	Zip
Telephone Number	

Thank you for your interest. Your application will be mailed upon receipt of this request.

<sup>\*</sup>Based on family size